

The premium is age-related and will, therefore, be adjusted with respect to age on the first renewal date of the insurance after the insured's birthday. This means that regardless of your payment terms (quarterly, semiannual or annual) the adjustment of premium due to the change of one age bracket to another will take place at the annual renewal of your insurance. If you have reached the age of 60 at the time of application, the premium will be increased. The insurance plan must be taken out before you reach the age of 80. A previous medical history may cause an increased premium, exclusion of cover or, in a few particular cases, a rejection of the insurance.

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Valid from 1 January 2025 • All amounts are in USD*

HONG KONG & U.S.

| AGE BRACKETS | 0-9 | 10-15 | 16-20 | 21-25 | 26-44 | 45-59 | 60+** |
|--|-----|----------|----------|----------|-----------|-----------|-----------|
| Plans without deductible | | | | | | | |
| Hospital Plan | 0 | 3,166.80 | 4,352.40 | 7,910.40 | 12,417.60 | 14,900.40 | 27,345.60 |
| Module 1 Non-Hospitalisation Benefits | 0 | 2,120.40 | 2,902.80 | 5,288.40 | 7,674.00 | 9,499.20 | 16,563.60 |
| Module 2 Medicine & Appliances | 0 | 727.20 | 997.20 | 1,813.20 | 2,518.80 | 3,159.60 | 3,159.60 |
| Plans available with USD 400 deductible | | | | | | | |
| Hospital Plan | 0 | 2,579.36 | 3,550.69 | 6,448.56 | 11,655.16 | 14,489.15 | 27,025.66 |
| Module 1 Non-Hospitalisation Benefits | 0 | 1,783.26 | 2,452.00 | 4,473.99 | 7,101.52 | 9,409.91 | 16,308.52 |
| Module 2 Medicine & Appliances | 0 | 531.00 | 729.25 | 1,326.90 | 2,087.08 | 2,962.44 | 2,962.44 |
| Plans available with USD 1,600 deductible | | | | | | | |
| Hospital Plan | 0 | 2,230.38 | 3,059.74 | 5,566.55 | 10,066.95 | 12,489.52 | 25,507.98 |
| Module 1 Non-Hospitalisation Benefits | 0 | 1,006.77 | 1,381.73 | 2,526.80 | 4,302.81 | 5,418.34 | 11,180.43 |
| Module 2 Medicine & Appliances | 0 | 122.97 | 171.22 | 311.15 | 597.96 | 742.51 | 1,002.86 |
| Plans available with USD 5,000 deductible | | | | | | | |
| Hospital Plan | 0 | 1,725.91 | 2,385.12 | 4,324.62 | 7,834.26 | 10,005.62 | 20,938.53 |
| Module 1 Non-Hospitalisation Benefits | 0 | 795.15 | 1,085.94 | 1,977.86 | 3,355.07 | 4,266.09 | 9,201.08 |
| Module 2 Medicine & Appliances | 0 | 100.50 | 138.71 | 251.13 | 468.24 | 582.95 | 756.72 |
| Plans available with USD 10,000 deductible | | | | | | | |
| Hospital Plan | 0 | 1,276.22 | 1,752.28 | 3,180.77 | 5,771.70 | 7,436.79 | 15,729.19 |
| Module 1 Non-Hospitalisation Benefits | 0 | 571.45 | 800.01 | 1,447.44 | 2,476.40 | 3,170.83 | 6,900.40 |
| Module 2 Medicine & Appliances | 0 | 77.16 | 103.71 | 190.57 | 356.91 | 450.56 | 574.10 |
| Plans available with USD 20,000 deductible | | | | | | | |
| Hospital Plan | 0 | 1,132.76 | 1,539.88 | 2,813.73 | 5,097.42 | 7,000.21 | 13,259.88 |
| Module 1 Non-Hospitalisation Benefits | 0 | 513.35 | 707.99 | 1,291.96 | 2,177.11 | 2,986.55 | 5,833.70 |
| Module 2 Medicine & Appliances | 0 | 72.36 | 96.43 | 176.06 | 332.73 | 417.07 | 544.08 |
| Supplementary covers*** | | | | | | | |
| Module 3 Medical Evacuation & Repatriation | 0 | 210.00 | 284.40 | 519.60 | 878.40 | 1,026.00 | 1,299.60 |
| Module 4A Dental & Optical | 0 | 447.60 | 618.00 | 1,112.40 | 1,623.60 | 1,994.40 | 2,522.40 |
| Module 4B Dental & Optical | 0 | 849.60 | 1,176.00 | 2,132.40 | 3,076.80 | 3,771.60 | 4,768.80 |

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REST OF THE WORLD (EXCLUDING HONG KONG & U.S.)

| AGE BRACKETS | 0-9 | 10-15 | 16-20 | 21-25 | 26-44 | 45-59 | 60+** |
|--|-----|----------|----------|----------|-----------|-----------|-----------|
| Plans without deductible | | | | | | | |
| Hospital Plan | 0 | 2,758.80 | 3,789.60 | 6,890.40 | 10,807.20 | 12,979.20 | 17,560.80 |
| Module 1 Non-Hospitalisation Benefits | 0 | 1,840.80 | 2,529.60 | 4,602.00 | 6,680.40 | 8,271.60 | 11,348.40 |
| Module 2 Medicine & Appliances | 0 | 561.60 | 771.60 | 1,402.80 | 2,337.60 | 3,159.60 | 3,555.60 |
| Plans available with USD 400 deductible | | | | | | | |
| Hospital Plan | 0 | 2,246.21 | 3,086.63 | 5,612.23 | 9,845.36 | 12,620.97 | 17,537.97 |
| Module 1 Non-Hospitalisation Benefits | 0 | 1,555.48 | 2,138.02 | 3,889.61 | 6,009.02 | 8,190.54 | 11,133.92 |
| Module 2 Medicine & Appliances | 0 | 410.92 | 564.35 | 1,026.85 | 1,938.34 | 2,865.13 | 3,159.86 |
| Plans available with USD 1,600 deductible | | | | | | | |
| Hospital Plan | 0 | 1,935.57 | 2,659.54 | 4,837.75 | 8,144.31 | 10,870.08 | 15,360.43 |
| Module 1 Non-Hospitalisation Benefits | 0 | 879.35 | 1,208.14 | 2,196.53 | 3,477.82 | 4,711.50 | 6,912.31 |
| Module 2 Medicine & Appliances | 0 | 96.37 | 134.18 | 243.81 | 468.69 | 582.00 | 782.94 |
| Plans available with USD 5,000 deductible | | | | | | | |
| Hospital Plan | 0 | 1,504.65 | 2,068.36 | 3,760.78 | 6,522.15 | 8,719.43 | 12,382.12 |
| Module 1 Non-Hospitalisation Benefits | 0 | 686.43 | 944.55 | 1,717.01 | 2,783.05 | 3,717.26 | 5,434.75 |
| Module 2 Medicine & Appliances | 0 | 78.74 | 108.64 | 196.81 | 367.00 | 456.56 | 590.94 |
| Plans available with USD 10,000 deductible | | | | | | | |
| Hospital Plan | 0 | 1,108.76 | 1,526.07 | 2,773.39 | 4,843.79 | 6,422.11 | 9,210.64 |
| Module 1 Non-Hospitalisation Benefits | 0 | 505.30 | 694.88 | 1,264.17 | 2,072.93 | 2,735.42 | 4,041.17 |
| Module 2 Medicine & Appliances | 0 | 60.48 | 81.25 | 149.26 | 279.58 | 353.24 | 448.36 |
| Plans available with USD 20,000 deductible | | | | | | | |
| Hospital Plan | 0 | 979.10 | 1,346.07 | 2,448.85 | 4,437.44 | 5,670.61 | 8,495.92 |
| Module 1 Non-Hospitalisation Benefits | 0 | 447.13 | 615.45 | 1,118.75 | 1,893.89 | 2,416.96 | 3,732.49 |
| Module 2 Medicine & Appliances | 0 | 56.67 | 75.62 | 137.90 | 260.88 | 327.02 | 424.89 |
| Supplementary covers*** | | | | | | | |
| Module 3 Medical Evacuation & Repatriation | 0 | 181.20 | 249.60 | 453.60 | 765.60 | 895.20 | 1,130.40 |
| Module 4A Dental & Optical | 0 | 390.00 | 537.60 | 975.60 | 1,407.60 | 1,735.20 | 2,191.20 |
| Module 4B Dental & Optical | 0 | 741.60 | 1,020.00 | 1,856.40 | 2,677.20 | 3,278.40 | 4,142.40 |

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HONG KONG & U.S.

| AGE BRACKETS | 0-9 | 10-15 | 16-20 | 21-25 | 26-44 | 45-59 | 60+** |
|--|-----|----------|----------|----------|----------|-----------|-----------|
| Plans without deductible | | | <u> </u> | <u>'</u> | | | |
| Hospital Plan | 0 | 2,469.60 | 3,390.00 | 6,181.20 | 9,681.60 | 11,620.80 | 21,824.40 |
| Module 1 Non-Hospitalisation Benefits | 0 | 1,646.40 | 2,274.00 | 4,116.00 | 5,985.60 | 7,408.80 | 12,910.80 |
| Module 2 Medicine & Appliances | 0 | 566.40 | 777.60 | 1,414.80 | 1,963.20 | 2,880.00 | 2,880.00 |
| Plans available with EUR 350 deductible | | | | ' | | ' | ' |
| Hospital Plan | 0 | 1,990.25 | 2,722.85 | 4,951.76 | 8,725.06 | 11,033.95 | 21,579.97 |
| Module 1 Non-Hospitalisation Benefits | 0 | 1,321.57 | 1,815.11 | 3,296.09 | 5,477.42 | 7,085.78 | 12,522.18 |
| Module 2 Medicine & Appliances | 0 | 400.33 | 548.60 | 998.42 | 1,571.54 | 2,367.94 | 2,700.00 |
| Plans available with EUR 1,050 deductible | | | | | | | |
| Hospital Plan | 0 | 1,954.19 | 2,684.54 | 4,895.51 | 8,531.43 | 10,817.80 | 21,414.10 |
| Module 1 Non-Hospitalisation Benefits | 0 | 789.61 | 1,085.61 | 1,993.79 | 3,197.51 | 4,034.83 | 8,314.56 |
| Module 2 Medicine & Appliances | 0 | 100.48 | 136.62 | 247.17 | 482.36 | 1,131.26 | 1,403.71 |
| Plans available with EUR 4,000 deductible | | | | | | | |
| Hospital Plan | 0 | 1,531.89 | 2,113.67 | 3,839.76 | 6,806.16 | 8,473.89 | 17,623.20 |
| Module 1 Non-Hospitalisation Benefits | 0 | 620.53 | 853.20 | 1,570.67 | 2,482.23 | 3,179.86 | 6,731.69 |
| Module 2 Medicine & Appliances | 0 | 76.35 | 106.53 | 194.96 | 383.81 | 880.13 | 1,075.97 |
| Plans available with EUR 8,000 deductible | | | | | | | |
| Hospital Plan | 0 | 1,142.68 | 1,561.77 | 2,837.79 | 5,073.16 | 6,284.53 | 13,225.59 |
| Module 1 Non-Hospitalisation Benefits | 0 | 457.04 | 628.53 | 1,142.60 | 1,828.60 | 2,364.15 | 5,073.94 |
| Module 2 Medicine & Appliances | 0 | 58.28 | 82.43 | 146.71 | 283.29 | 665.28 | 797.18 |
| Plans available with EUR 16,000 deductible | | | | | | | |
| Hospital Plan | 0 | 991.05 | 1,380.41 | 2,495.35 | 4,755.60 | 5,916.15 | 11,154.45 |
| Module 1 Non-Hospitalisation Benefits | 0 | 406.99 | 566.45 | 1,008.83 | 1,610.72 | 2,225.60 | 4,269.60 |
| Module 2 Medicine & Appliances | 0 | 54.26 | 76.36 | 138.65 | 275.24 | 624.96 | 761.18 |
| Supplementary covers*** | | | | | | | |
| Module 3 Medical Evacuation & Repatriation | 0 | 160.80 | 223.20 | 409.20 | 679.20 | 804.00 | 1,023.60 |
| Module 4A Dental & Optical | 0 | 355.20 | 480.00 | 866.40 | 1,268.40 | 1,561.20 | 1,970.40 |
| Module 4B Dental & Optical | 0 | 664.80 | 912.00 | 1,670.40 | 2,395.20 | 2,937.60 | 3,715.20 |

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|--|-----|----------|----------|----------|----------|-----------|-----------|
| Plans without deductible | | | <u> </u> | | | <u> </u> | |
| Hospital Plan | 0 | 2,151.60 | 2,955.60 | 5,374.80 | 8,430.00 | 10,123.20 | 13,696.80 |
| Module 1 Non-Hospitalisation Benefits | 0 | 1,435.20 | 1,974.00 | 3,588.00 | 5,210.40 | 6,452.40 | 8,851.20 |
| Module 2 Medicine & Appliances | 0 | 439.20 | 602.40 | 1,094.40 | 1,824.00 | 2,607.60 | 3,240.00 |
| Plans available with EUR 350 deductible | | | | ' | ' | ' | ' |
| Hospital Plan | 0 | 1,727.09 | 2,376.01 | 4,317.58 | 7,380.47 | 9,605.90 | 12,996.89 |
| Module 1 Non-Hospitalisation Benefits | 0 | 1,147.59 | 1,581.57 | 2,873.27 | 4,635.69 | 6,169.14 | 8,476.79 |
| Module 2 Medicine & Appliances | 0 | 309.81 | 424.57 | 772.65 | 1,459.38 | 2,199.25 | 2,826.58 |
| Plans available with EUR 1,050 deductible | | | | | | | |
| Hospital Plan | 0 | 1,703.21 | 2,337.58 | 4,253.62 | 7,093.00 | 9,415.59 | 12,906.49 |
| Module 1 Non-Hospitalisation Benefits | 0 | 693.49 | 952.65 | 1,733.72 | 2,585.92 | 3,512.69 | 5,143.43 |
| Module 2 Medicine & Appliances | 0 | 78.75 | 107.05 | 193.71 | 377.93 | 886.58 | 1,096.42 |
| Plans available with EUR 4,000 deductible | | | | | | | |
| Hospital Plan | 0 | 1,339.59 | 1,840.16 | 3,346.35 | 5,667.49 | 7,377.79 | 10,416.42 |
| Module 1 Non-Hospitalisation Benefits | 0 | 542.51 | 747.95 | 1,360.57 | 2,068.01 | 2,763.56 | 3,987.47 |
| Module 2 Medicine & Appliances | 0 | 59.82 | 83.43 | 152.78 | 300.78 | 689.71 | 839.81 |
| Plans available with EUR 8,000 deductible | | | | | | | |
| Hospital Plan | 0 | 988.23 | 1,355.44 | 2,464.35 | 4,214.16 | 5,479.69 | 7,742.80 |
| Module 1 Non-Hospitalisation Benefits | 0 | 400.13 | 550.15 | 998.54 | 1,530.82 | 2,040.25 | 2,965.15 |
| Module 2 Medicine & Appliances | 0 | 45.68 | 64.58 | 114.91 | 221.98 | 521.26 | 622.73 |
| Plans available with EUR 16,000 deductible | | | | | | | |
| Hospital Plan | 0 | 870.11 | 1,197.02 | 2,176.26 | 3,855.88 | 5,154.73 | 7,144.25 |
| Module 1 Non-Hospitalisation Benefits | 0 | 352.49 | 485.60 | 879.78 | 1,403.68 | 1,799.57 | 2,737.68 |
| Module 2 Medicine & Appliances | 0 | 42.51 | 59.82 | 108.67 | 215.78 | 489.71 | 594.54 |
| Supplementary covers*** | | | | | | | |
| Module 3 Medical Evacuation & Repatriation | 0 | 141.60 | 194.40 | 352.80 | 597.60 | 698.40 | 882.00 |
| Module 4A Dental & Optical | 0 | 304.80 | 420.00 | 759.60 | 1,098.00 | 1,354.80 | 1,708.80 |
| Module 4B Dental & Optical | 0 | 578.40 | 796.80 | 1,447.20 | 2,088.00 | 2,558.40 | 3,231.60 |

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HONG KONG & U.S.

| AGE BRACKETS | 0-9 | 10-15 | 16-20 | 21-25 | 26-44 | 45-59 | 60+** |
|--|-----|----------|----------|----------|----------|----------|-----------|
| Plans without deductible | | | | | | | |
| Hospital Plan | 0 | 1,982.40 | 2,720.40 | 4,952.40 | 7,758.00 | 9,320.40 | 17,488.80 |
| Module 1 Non-Hospitalisation Benefits | О | 1,326.00 | 1,813.20 | 3,306.00 | 4,798.80 | 5,943.60 | 10,344.00 |
| Module 2 Medicine & Appliances | О | 453.60 | 624.00 | 1,134.00 | 1,573.20 | 1,920.00 | 1,920.00 |
| Plans available with GBP 250 deductible | | | | | | ' | ' |
| Hospital Plan | 0 | 1,576.40 | 2,181.49 | 3,948.55 | 6,878.24 | 8,868.36 | 17,474.81 |
| Module 1 Non-Hospitalisation Benefits | О | 1,066.77 | 1,464.88 | 2,659.02 | 4,235.90 | 5,715.96 | 10,059.54 |
| Module 2 Medicine & Appliances | О | 319.52 | 440.11 | 799.47 | 1,262.02 | 1,800.00 | 1,800.00 |
| Plans available with GBP 750 deductible | | | | | | ' | |
| Hospital Plan | 0 | 1,559.36 | 2,151.56 | 3,908.43 | 6,849.54 | 8,588.75 | 17,226.47 |
| Module 1 Non-Hospitalisation Benefits | 0 | 690.85 | 947.40 | 1,717.47 | 2,842.33 | 3,535.85 | 7,211.84 |
| Module 2 Medicine & Appliances | 0 | 86.41 | 116.56 | 212.97 | 418.00 | 974.59 | 1,244.35 |
| Plans available with GBP 2,750 deductible | | | | | | | |
| Hospital Plan | 0 | 1,221.75 | 1,686.92 | 3,064.05 | 5,352.24 | 6,825.33 | 14,104.72 |
| Module 1 Non-Hospitalisation Benefits | 0 | 543.00 | 756.29 | 1,357.44 | 2,171.94 | 2,792.30 | 5,919.87 |
| Module 2 Medicine & Appliances | 0 | 68.31 | 96.47 | 174.86 | 389.84 | 715.20 | 914.30 |
| Plans available with GBP 5,500 deductible | | | | | | | |
| Hospital Plan | 0 | 895.25 | 1,238.05 | 2,247.40 | 3,942.62 | 5,074.03 | 10,587.72 |
| Module 1 Non-Hospitalisation Benefits | 0 | 399.92 | 552.30 | 1,009.32 | 1,599.92 | 2,075.51 | 4,431.37 |
| Module 2 Medicine & Appliances | 0 | 52.25 | 72.32 | 132.68 | 255.17 | 518.40 | 655.87 |
| Plans available with GBP 11,000 deductible | | | | | | | |
| Hospital Plan | 0 | 796.53 | 1,097.41 | 1,982.45 | 3,486.45 | 4,774.84 | 8,929.78 |
| Module 1 Non-Hospitalisation Benefits | 0 | 353.91 | 495.55 | 885.02 | 1,416.13 | 1,959.01 | 3,757.98 |
| Module 2 Medicine & Appliances | 0 | 50.26 | 68.33 | 124.63 | 243.22 | 494.40 | 626.50 |
| Supplementary covers*** | | | | | | | |
| Module 3 Medical Evacuation & Repatriation | О | 136.80 | 172.80 | 321.60 | 556.80 | 643.20 | 816.00 |
| Module 4A Dental & Optical | 0 | 278.40 | 386.40 | 696.00 | 1,005.60 | 1,251.60 | 1,572.00 |
| Module 4B Dental & Optical | 0 | 541.20 | 726.00 | 1,329.60 | 1,916.40 | 2,349.60 | 2,989.20 |

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| AGE BRACKETS | 0-9 | 10-15 | 16-20 | 21-25 | 26-44 | 45-59 | 60+** |
|--|-----|----------|----------|----------|----------|----------|-----------|
| Plans without deductible | | | | | | | |
| Hospital Plan | 0 | 1,722.00 | 2,368.80 | 4,306.80 | 6,756.00 | 8,112.00 | 10,976.40 |
| Module 1 Non-Hospitalisation Benefits | 0 | 1,152.00 | 1,582.80 | 2,876.40 | 4,174.80 | 5,169.60 | 7,092.00 |
| Module 2 Medicine & Appliances | 0 | 350.40 | 482.40 | 877.20 | 1,461.60 | 1,920.00 | 2,160.00 |
| Plans available with GBP 250 deductible | | | | | | | |
| Hospital Plan | 0 | 1,378.29 | 1,892.91 | 3,442.86 | 5,811.51 | 7,724.25 | 10,519.78 |
| Module 1 Non-Hospitalisation Benefits | 0 | 924.13 | 1,271.62 | 2,309.46 | 3,681.34 | 4,972.12 | 6,818.96 |
| Module 2 Medicine & Appliances | 0 | 247.28 | 340.57 | 618.69 | 1,172.06 | 1,773.89 | 1,920.02 |
| Plans available with GBP 750 deductible | | | | | | | |
| Hospital Plan | 0 | 1,360.04 | 1,871.35 | 3,401.08 | 5,545.32 | 7,484.94 | 10,372.70 |
| Module 1 Non-Hospitalisation Benefits | 0 | 598.69 | 823.85 | 1,499.47 | 2,295.31 | 3,072.29 | 4,466.54 |
| Module 2 Medicine & Appliances | 0 | 67.70 | 91.32 | 166.93 | 327.54 | 763.58 | 972.00 |
| Plans available with GBP 2,750 deductible | | | | | | | |
| Hospital Plan | 0 | 1,067.47 | 1,464.39 | 2,665.05 | 4,458.28 | 5,939.61 | 8,336.58 |
| Module 1 Non-Hospitalisation Benefits | 0 | 474.05 | 654.96 | 1,186.80 | 1,803.10 | 2,428.16 | 3,500.61 |
| Module 2 Medicine & Appliances | 0 | 53.54 | 75.59 | 137.02 | 305.47 | 560.45 | 713.88 |
| Plans available with GBP 5,500 deductible | | | | | | | |
| Hospital Plan | 0 | 782.99 | 1,077.80 | 1,959.16 | 3,306.39 | 4,419.42 | 6,198.37 |
| Module 1 Non-Hospitalisation Benefits | 0 | 350.09 | 481.17 | 876.15 | 1,346.37 | 1,785.06 | 2,599.93 |
| Module 2 Medicine & Appliances | 0 | 40.93 | 56.68 | 103.95 | 199.95 | 406.08 | 512.35 |
| Plans available with GBP 11,000 deductible | | | | | | | |
| Hospital Plan | 0 | 693.79 | 951.78 | 1,732.19 | 3,030.07 | 4,155.78 | 5,713.22 |
| Module 1 Non-Hospitalisation Benefits | 0 | 309.31 | 426.25 | 774.04 | 1,227.39 | 1,579.83 | 2,402.77 |
| Module 2 Medicine & Appliances | 0 | 39.35 | 53.55 | 97.63 | 190.59 | 387.26 | 489.24 |
| Supplementary covers*** | | | | | | | |
| Module 3 Medical Evacuation & Repatriation | 0 | 112.80 | 156.00 | 283.20 | 478.80 | 559.20 | 705.60 |
| Module 4A Dental & Optical | 0 | 243.60 | 336.00 | 610.80 | 878.40 | 1,084.80 | 1,369.20 |
| Module 4B Dental & Optical | 0 | 465.60 | 637.20 | 1,159.20 | 1,672.80 | 2,050.80 | 2,588.40 |

^{*} Semi-annual premium payments are 50% of annual premium payments. Quarterly premium payments are 25% of annual premium payments.

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^{**} Renewals premium only: If you have reached the age of 60 at the time of the application, a premium loading will be added to the

^{***} No deductible applies.